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UNITED STATES PATENT AND TRADEMARK OFFICE

COMMISSIONER FOR PATENTS
UNITED STATES PATENT AND TRADEMARK OFFICE
WASHINGTON, D.C. 20231
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APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/751,900	12/29/2000	Starkman C. Hartley	60709-00011

CONFIRMATION NO. 9152

FORMALITIES LETTER



OC00000005768653

John S. Beulick
Armstrong Teasdale LLP
One Metropolitan Sq., Suite 2600
St. Louis, MO 63102

Date Mailed: 02/15/2001

NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

Filing Date Granted

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given TWO MONTHS from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The oath or declaration is unsigned.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(e) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.

- The balance due by applicant is \$ 130.

*A copy of this notice **MUST** be returned with the reply.*



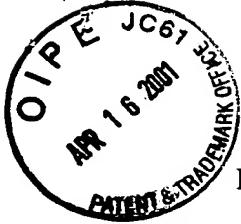
Customer Service Center

Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE

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IN THE UNITED STATES OFFICE OF PATENTS AND TRADEMARKS

Applicant: Hartley C. Starkman

: Group Art Unit: 2161

Serial Number: 09/751,900

: Examiner:

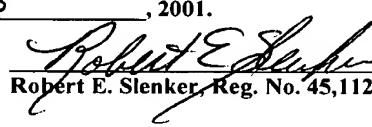
Filed: December 29, 2000

For: METHODS AND SYSTEMS FOR
DETERMINING ROLL RATES OF LOANS

CERTIFICATE OF MAILING

I certify that this correspondence is being deposited with the
United States Postal Service as first class mail in an envelope
addressed to: Assistant Commissioner for Patents, Attention:
Box Missing Parts, Washington, D.C. 20231, on

APR 13, 2001.


Robert E. Slenker, Reg. No. 45,112

RESPONSE TO NOTICE TO FILE MISSING PARTS

Attention: Box Missing Parts
Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

In response to the Notice to File Missing Parts of Nonprovisional Application dated February 15, 2001 (copy enclosed), enclosed is a fully executed Declaration and Power of Attorney. Also enclosed is the Part 2 - copy to be returned with response of the Notice to File Missing Parts of Application.

The Commissioner is hereby authorized to charge the surcharge of \$130 to Deposit Account Number 01-2384.

Respectfully submitted,


Robert E. Slenker, Reg. No. 45,112
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